

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RICHARD SCOTT WETZEL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:14-25032

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/31/2014 and confirmed on 2/17/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		104,019.00
Less Refunds to Debtor	6,976.80	
TOTAL AMOUNT OF PLAN FUND		97,042.20
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	13,842.00	
Trustee Fee	4,355.18	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		18,197.18

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	OCWEN LOAN SERVICING LLC(*) Acct: 5602	0.00	0.00	0.00	0.00
	OCWEN LOAN SERVICING LLC(*) Acct: 5602	8,432.10	8,432.10	0.00	8,432.10
	JOSEPH BACHMEYER AND BARBARA BA Acct: 0001	0.00	12,538.56	0.00	12,538.56
	HUDSON & KEYSE LLC Acct:	0.00	0.00	0.00	0.00
	OCWEN LOAN SERVICING LLC(*) Acct: 5602	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: XXXXXXXXX2-14	1,315.36	1,315.36	764.87	2,080.23
	NORTH HILLS SD (ROSS) (RE) Acct: XXXXXXXXX2-14	5,382.65	5,382.65	1,791.60	7,174.25
	NORTH HILLS SD (ROSS) (RE) Acct: XXXXXXXXXXXXXXXXXXXXXXXX, 13	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: XXXXXXXXXXXXXXXXX INT	552.75	552.75	0.00	552.75
	NORTH HILLS SD (ROSS) (RE) Acct: XXXXXXXXXXXXXXXXX INT	5,630.29	5,630.29	0.00	5,630.29
	TOWNSHIP OF ROSS (RE) Acct: XXXXXXXXXXXXXXX2-14	1,043.57	1,043.57	282.79	1,326.36
	TOWNSHIP OF ROSS (RE) Acct: XXXXXXXXXXXXXXXXX INT	625.19	625.19	0.00	625.19
	TOWNSHIP OF ROSS - SEWAGE Acct: XXXXX1;14	168.30	168.30	48.68	216.98
	TOWNSHIP OF ROSS - SEWAGE Acct: XXXXXXXXXXXXXXX INT	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (R/E TAX)* Acct: J271	457.39	457.39	54.97	512.36
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: XXXXXX6947	8,666.03	8,666.03	1,097.37	9,763.40
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: XXXXXX6947	451.00	451.00	0.00	451.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					49,303.47
Priority					
	DAVID A COLECCCHIA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD SCOTT WETZEL	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD SCOTT WETZEL	6,976.80	6,976.80	0.00	0.00
	Acct:				
	LAW CARE	0.00	0.00	0.00	0.00
	Acct:				
	DAVID A COLECCCHIA ESQ	3,310.00	3,310.00	0.00	0.00
	Acct:				
	DAVID A COLECCCHIA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DAVID A COLECCCHIA ESQ	10,532.00	10,532.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX3-17				
	DAVID A COLECCCHIA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	NORTH HILLS SD (ROSS) (RE)	4,344.60	4,344.60	1,375.60	5,720.20
	Acct: J271				
					5,720.20
Unsecured					
	CAVALRY SPV I LLC - ASSIGNEE(*)	21,013.45	21,013.45	0.00	21,013.45
	Acct: 3220				
	CAVALRY SPV I LLC - ASSIGNEE(*)	468.76	468.76	0.00	468.76
	Acct: 8202				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: XXX0698				
	CREDIT COLLECTION SERVICE	0.00	0.00	0.00	0.00
	Acct: XXX1567				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: XXX1801				
	PRA/PORTFOLIO RECOVERY ASSOC	584.21	584.21	0.00	584.21
	Acct: XXX0511				
	IC SYSTEM INC	0.00	0.00	0.00	0.00
	Acct: XXX9001				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: XXX4003				
	AMERICAN INFOSOURCE LP AGENT - MI	809.55	809.55	0.00	809.55
	Acct: 5166				
	QUANTUM3 GRP LLC AGNT - GALAXY IN'	945.38	945.38	0.00	945.38
	Acct: 1939				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BARBARA A FEIN ESQ	0.00	0.00	0.00	0.00
	Acct:				
					23,821.35
TOTAL PAID TO CREDITORS					
					78,845.02

TOTAL	
CLAIMED	4,344.60
PRIORITY	32,724.63
SECURED	23,821.35

Date: 02/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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SUITE 3250 US STEEL TWR
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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECreed**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Richard Scott Wetzel
Debtor

Case No. 14-25032-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 1 of 2
Total Noticed: 24

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db +Richard Scott Wetzel, 51 Mazer Ave., Pittsburgh, PA 15214-1117
13975486 Allegheny County Treasurer, P.O. Box 643385, Pittsburgh, PA 15264-3385
13975488 +Capital One, 701 East 60th Street, Sioux Falls, SD 57104-0432
13975489 +City National Bank/Ocwen Loan Service, Attn: Bankruptcy, P.O. Box 24738, West Palm Beach, FL 33416-4738
14006870 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13975493 +IC System, Attn: Bankruptcy, 444 Highway 96 East; P. O. Box 64378, St. Paul, MN 55164-0378
13975495 Jordan Tax Service, P.O. Box 200, Bethel Park, PA 15102-0200
13975496 +LITTON LOAN SERVICING, LP, 4828 Loop Central Drive, Suite 104, HOUSTON, TX 77081-2193
13975497 Midland Funding LLC, 227 West Trade Street, Suite 1610, Charlotte, NC 28202-1676
14006893 +North Hills SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13975498 +North Hills School District/Ross Twp., c/o Jordan's Tax Service Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
13978530 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corporation, PO BOX 8026, Cedar Rapids, Iowa 52408-8026)
14006894 +Township of Ross, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13975499 +Toyota Motors, Toyota Financial Services, P. O. Box 8026, Cedar Rapids, IA 52408-8026

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13985374 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 26 2020 03:20:47
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13975487 +E-mail/Text: bankruptcy@cavps.com Feb 26 2020 03:07:44 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
13975492 E-mail/PDF: gecscedi@recoverycorp.com Feb 26 2020 03:23:36 Care Credit, P. O. Box 965060, Orlando FL 32896-5060
13976384 +E-mail/Text: bankruptcy@cavps.com Feb 26 2020 03:07:44 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13975490 +E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 26 2020 03:08:02
Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
13975491 +E-mail/Text: ccusa@ccuhome.com Feb 26 2020 03:07:04 Credit Collections USA,
CCUSA/Attn:Bankruptcy, 16 Distributor DrIve Suite 1, Morgantown, WV 26501-7209
13975494 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 26 2020 03:07:40 Jefferson Capital Systems,
16 Mcleland Road, Saint Cloud, MN 56303
13988253 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 26 2020 03:07:41 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
14042180 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 26 2020 03:22:09
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13989017 E-mail/Text: bnc-quantum@quantum3group.com Feb 26 2020 03:07:21
Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr North Hills School District
cr OCWEN LOAN SERVICING, LLC
cr Township of Ross
cr Toyota Motor Credit Corporation

TOTALS: 5, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 2
Total Noticed: 24

Date Rcvd: Feb 25, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Barbara A. Fein on behalf of Creditor Toyota Motor Credit Corporation bfein@sanddlawyers.com, mhanford@sanddlawyers.com
David A. Colecchia on behalf of Debtor Richard Scott Wetzel colecchia542@comcast.net, dcolecchia@my-lawyers.us; jmonroe@my-lawyers.us; sshipley@my-lawyers.us; rjuliano@my-lawyers.us; ekudlock@my-lawyers.us
David A. Deflece on behalf of Creditor OCWEN LOAN SERVICING, LLC ddeflece@blankrome.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of Ross jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor North Hills School District jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Martin A. Mooney on behalf of Creditor Toyota Motor Credit Corporation kcollins@schillerknapp.com, lgadomski@schillerknapp.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Toyota Motor Credit Corporation pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winneccour cmevf@chapter13trusteewdpa.com

TOTAL: 11